

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael A Miller  
Debtor

Case No. 23-02510-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 08, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2024:**

Recip ID	Recipient Name and Address
db	#+ Michael A Miller, 355 W. Main St., Dallastown, PA 17313-2013
5576086	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5576094	+ GERALDINE M. LINN, ESQUIRE, KML LAW GROUP, P.C., 701 MARKET ST., SUITE 5000, PHILADELPHIA, PA 19106-1541
5576096	+ MYEYEDR., 1643 LEWIS AVE, SUITE 203, BILLINGS, MT 59102-4151
5576097	+ PREPARED GUN OWNERS, 2215 PLANK ROAD #111, FREDERICKSBURG, VA 22401-5226
5576098	+ TRAVELERS PROPERTY CASUALTY INS., ONE TOWER SQUARE, HARTFORD, CT 06183-0001
5576099	+ U.S. BANK TRUST NA, 425 S. FINANCIAL PLACE, SUITE 2000, CHICAGO, IL 60605-1000
5576101	+ WELLSPAN HEALTH, P.O. BOX 15198, YORK, PA 17405-7198

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 08 2024 23:36:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5576091	+ EDI: GMACFS.COM	Feb 08 2024 23:36:00	ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416
5576852	+ EDI: AISACG.COM	Feb 08 2024 23:36:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5576092	+ EDI: CCS.COM	Feb 08 2024 23:36:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5576093	Email/Text: ECF@fayservicing.com	Feb 08 2024 18:39:00	FAY SERVICING, PO BOX 809441, CHICAGO, IL 60680
5576088	EDI: IRS.COM	Feb 08 2024 23:36:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5576095	+ Email/Text: bkfilings@zwickerpc.com	Feb 08 2024 18:39:00	KIRSTEN ARMSTRONG, ESQUIRE, 3220 TILLMAN DR., SUITE 215, BENSALEM, PA 19020-2028
5576090	EDI: PENNDEPTREV	Feb 08 2024 23:36:00	PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
5576090	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2024 18:39:00	PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
5576087	+ Email/Text: karen.brown@treasury.gov	Feb 08 2024 18:39:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

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5576100	+ EDI: USBANKARS.COM	Feb 08 2024 23:36:00	U.S. BANKCORP, ATTN: BANKRUPTCY, 800 NICOLLET MALL, MINNEAPOLIS, MN 55402-7000
5576089	Email/Text: kcm@yatb.com	Feb 08 2024 18:39:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156
5576102	Email/Text: bkfilings@zwickerpc.com	Feb 08 2024 18:39:00	ZWICKER & ASSOCIATES P C, 80 MINUTEMAN RD, ANDOVER, MA 01810-1008

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5576085	*+	MICHAEL A MILLER, 355 W. MAIN ST., DALLASTOWN, PA 17313-2013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2024      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2024 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Michael A Miller bdiefenderfer@cgalaw.com tlocondro@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;imccauley@cgalaw.com;r48835@ notify.bestcase.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP2 mfarrington@kmlawgroup.com
Sarah K. McCaffery	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP2 smccaffery@pincuslaw.com, ckohn@hoflawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Michael A Miller

Social Security number or ITIN xxx-xx-2370

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

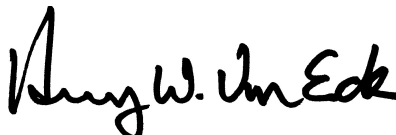
EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:23-bk-02510-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Michael A Miller  
aka Michael Allan Miller2/8/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**